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United States Bankruptcy Court Eastern District of Arkansas

In re:
Danny L. Jones
Carolyn M. Brown
Debtors

Case No. 17-15652-pmj Chapter 7

# **CERTIFICATE OF NOTICE**

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 21, 2017.
                   +Danny L. Jones, Carolyn M. Brown, 111 E. 8th St., Carlisle, AR 72024-9472 +Access Credit Management, PO Box 22267, Little Rock, AR 72221-2267 +Advanced Recovery Systems, 513 Garrison Ave., Fort Smith, AR 72901-2506
db/jdb
6071209
6071210
                   +Arkansas Federal Credit Union, PO Box 9, Jacksonville, AR 72078-0009
Bobbie Cotner, 22 Schaffer Dr., Carlisle, AR 72024
6071211
6071213
                   +CB Ft. Smith Collections, PO Box 1707, Fort Smith, AR 72902-1707
+Dr. David Greenwood, MD, 2215 Wildwood Ave, Sherwood, AR 72120-5089
6071215
6071220
                   +Finance Systems of Richmond, 5703 National Road East, PO Box 786, Richmond, IN 47375-0786
6071221
6071224
                   +Internal Medicine Assoc of NLR,
                                                              505 W. Pershing Blvd,
                                                                                              Ste C.
                     North Little Rock, AR 72114-2157
                  +Little Rock Anesthesia Svcs, 500 S. University Ave, Ste 505, Little Rock, AR 72: #+Mid-South Adjustment Co, Inc., 316 W. 6th Ave, Ste A, Pine Bluff, AR 71601-4217
6071226
                                                                                                         Little Rock, AR 72205-5307
6071227
                                                               11001 Executive Center DR, Ste 200,
6071230
                   +N Little Rock Emergency Doctor,
                     Little Rock, AR 72211-4393
                                                       g, PO Box 1109, Addison, TX 75001-1109
y, 6119 Midtown Ave, Ste 201, Little Rock, AR 72205-5316
10100 Kanis Rd., Little Rock, AR 72205-6202
6071235
                   +Securus Correctional Billing,
6071238
                   +Southern Reg. Anesthesiology,
6071240
                   +St. Vincent Heart Clinic,
                   +Taylor Law, PLLC, PO Box 436709, Louisville, KY 40253-6709
6071245
                                                               9500 Kanis Rd., Ste 501, Little Rock, AR 72205-6389
865 Bassett Rd., Westlake, OH 44145-1194
6071246
                   +The Surgical Clinic of Cent AR,
6071248
                   +United Consumer Financial Svcs,
                   +Verizon Wireless, Bankruptcy Weldon Springs, MO 63304-2225 +Westside Open MRI & Diagnostic,
                                            Bankruptcy Administration, 500 Technology Dr., Ste 500,
6071249
                                                               301 N. Shackleford Rd.,
6071250
                                                                                               Little Rock, AR 72211-2882
                                                            2855 E. Cottonwood Pkwy,
                                                                                               #100,
6071251
                   +World Financial Capital Bank,
                     Salt Lake City, UT 84121-7038
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: niblockfiling@gmail.com Oct 19 2017 23:15:29 G Gregory Niblock,
                     Niblock & Associates, P.O. Box 1208, Stuttgart, AR 72160
EDI: BFSWETZEL.COM Oct 19 2017 23:13:00 Frederick S. Wetzel,
                    EDI: BFSWETZEL.COM Oct 19 2017 23:13:00
                                                                                                              Chapter 7 Panel Trustee,
tr
                                                                                                      III.
                   200 North State Street, Suite 200, Little Rock, AR 72201-1399
+E-mail/Text: USTPRegion13.LR.ECF@usdoj.gov Oct 19 2017 23:15:30 U.S. Trustee (u Office Of U. S. Trustee, 200 W Capitol, Ste. 1200, Little Rock, AR 72201-3618
+E-mail/Text: smiller@arspecialty.com Oct 19 2017 23:15:41 Arkansas Specialty Ca 600 S. McKinley St., Little Rock, AR 72205-5202
                                                                                                          U.S. Trustee (ust),
ust.
                                                                                                  Arkansas Specialty Care Center,
6071212
                   +EDI: STFC.COM Oct 19 2017 23:13:00
6071214
                                                                     CACH, LLC,
                                                                                      Attention: Bankruptcy, 4340 S. Monaco St.,
                   2nd Floor, Denver, CO 80237-3485
+EDI: WFNNB.COM Oct 19 2017 23:13:00
                                                                       Comenity Bank/Gander Mountain, PO Box 182125,
6071216
                     Columbus, OH 43218-2125
6071217
                   +EDI: WFNNB.COM Oct 19 2017 23:13:00
                                                                       Comenity Bank/Victoria Secret, Attn: Bankruptcy,
                   PO Box 182125, Columbus, OH 43218-2125
+EDI: WFNNB.COM Oct 19 2017 23:13:00 Co
6071218
                                                                       Comenity Capital Bank, PO Box 182125,
                     Columbus, OH 43218-2125
6071219
                   +EDI: CMIGROUP.COM Oct 19 2017 23:13:00
                                                                          Credit Management, LP, Attn: Bankruptcy,
                     PO Box 118288, Carrolton, TX 75011-8288
                   +EDI: BLUESTEM Oct 19 2017 23:13:00
                                                                     Fingerhut, 6250 Ridgewood Rd.,
6071222
                     Saint Cloud, MN 56303-0820
6071223
                   +E-mail/Text: psimmons@heartclinicarkansas.com Oct 19 2017 23:16:12
                                                                                                             Heart Clinic of Arkansas,
                     10100 Kanis Rd., Little Rock, AR 72205-6202
6071225
                    EDI: JEFFERSONCAP.COM Oct 19 2017 23:13:00
                                                                                Jefferson Capital Systems, LLC,
                     16 McLeland Rd., Saint Cloud, MN 56303
                   +E-mail/Text: rlambert@mscb-inc.com Oct 19 2017 23:15:51
6071229
                                                                                                MSCB, Inc.,
                                                                                                                  PO Box 1567.
                     Paris, TN 38242-1567
                   +EDI: MID8.COM Oct 19 2017 23:13:00
                                                                     Midland Funding, LLC, Attn: Bankruptcy,
6071228
                     PO Box 939069, San Diego, CA 92193-9069
6071231
                    EDI: PRA.COM Oct 19 2017 23:13:00
                                                                    Portfolio Recovery Associates, Attn: Bankruptcy,
                   PO Box 41067, Norfolk, VA 23541
+EDI: PRA.COM Oct 19 2017 23:13:00
6071613
                                                                    PRA Receivables Management, LLC, PO Box 41021,
                     Norfolk, VA 23541-1021
6071232
                   +E-mail/Text: susan@rapaxray.com Oct 19 2017 23:16:40
                                                                                            Radiology Associates, PA,
                   PO Box 8801, Little Rock, AR 72231-8801
+EDI: RESURGENT.COM Oct 19 2017 23:13:00
6071233
                                                                            Resurgent Capital Services, PO Box 10587,
                     Greenville, SC 29603-0587
                    EDI: NEXTEL.COM Oct 19 2017 23:13:00
6071239
                                                                        Sprint,
                                                                                     PO Box 4191,
                                                                                                        Carol Stream, IL 60197-4191
                   +EDI: DRIV.COM Oct 19 2017 23:13:00
                                                                      Santander Consumer USA,
6071234
                                                                                                     PO Box 961245,
                     Fort Worth, TX 76161-0244
6071236
                   +E-mail/Text: clientservices@sourcerm.com Oct 19 2017 23:16:31
                                                                                                        Source Receivables Mgmt, LLC,
                     PO Box 4068, Greensboro, NC 27404-4068
6071237
                   +E-mail/Text: roberta.cranston@southerncollect.com Oct 19 2017 23:16:07
                   Southern Collection System, PO Box 25006, Little Rock, AR 72221-5006 +EDI: RMSC.COM Oct 19 2017 23:13:00 Synchrony Bank/JCPenney, PO Box 965007,
6071241
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Orlando, FL 32896-5007

Form ID: 309A Total Noticed: 48

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

6071242 +EDI: RMSC.COM Oct 19 2017 23:13:00 Synchrony Bank/Mega Group USA, Attn: Bankruptcy,

PO Box 965060, Orlando, FL 32896-5060

6071243 +EDI: RMSC.COM Oct 19 2017 23:13:00 Synchrony Bank/Select Comfort, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

6071244 +EDI: RMSC.COM Oct 19 2017 23:13:00 Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060,

Orlando, FL 32896-5060 6071247 EDI: TFSR.COM Oct 19 2017 23:13:00 Toyota Motor Credit, PO Box 8026,

Cedar Rapids, IA 52408

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2017 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2017 at the address(es) listed below:

Frederick S. Wetzel, III fswetzel@wetzelandmoore.com, firm@wetzelandmoore.com;AR10@ecfcbis.com G Gregory Niblock on behalf of Debtor Danny L. Jones niblockfiling@gmail.com,

R62380@notify.bestcase.com
G Gregory Niblock on behalf of Joint Debtor Carolyn M. Brown niblockfiling@gmail.com,
R62380@notify.bestcase.com

U.S. Trustee (ust) USTPRegion13.LR.ECF@usdoj.gov,

Shari.Sherman@usdoj.gov;Cecilia.A.Boyle@usdoj.gov;jackie.a.evatt@usdoj.gov;jill.p.eschbacher@usdoj.gov;eliane.m.archambeault@usdoj.gov

TOTAL: 4

TOTAL: 27

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Information	to identify the case:	
Debtor 1	Danny L. Jones	Social Security number or ITIN xxx-xx-8684
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Carolyn M. Brown	Social Security number or ITIN xxx-xx-2125
	First Name Middle Name Last Name	EIN
United States E	Bankruptcy Court Eastern District of Arkansas	Date case filed for chapter 7 10/18/17
Case number:	4:17-bk-15652	Judge: Phyllis M. Jones

# Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
Debtor's full name	Danny L. Jones	Carolyn M. Brown
All other names used in the last 8 years		aka Carolyn M. Jones
Address	111 E. 8th St. Carlisle, AR 72024	111 E. 8th St. Carlisle, AR 72024
<b>Debtor's attorney</b> Name and address	G Gregory Niblock Niblock & Associates P.O. Box 1208 Stuttgart, AR 72160	Contact phone (870) 673–8444 Email: niblockfiling@gmail.com
Bankruptcy trustee Name and address	Frederick S. Wetzel III Chapter 7 Panel Trustee 200 North State Street, Suite 200 Little Rock, AR 72201–1399	Contact phone (501) 663–0535 Email: <u>fswetzel@wetzelandmoore.com</u>
	All other names used in the last 8 years  Address  Debtor's attorney Name and address  Bankruptcy trustee	Debtor's full name  All other names used in the last 8 years  Address  111 E. 8th St. Carlisle, AR 72024  Debtor's attorney Name and address  Bankruptcy trustee Name and address  Debtor's attorney New York Associates P.O. Box 1208 Stuttgart, AR 72160  Frederick S. Wetzel III Chapter 7 Panel Trustee 200 North State Street, Suite 200

For more information, see page 2 >

Debtor Danny L. Jones and Carolyn M. Brown

Case number 4:17-bk-15652

#### 6. Bankruptcy clerk's office

Documents in this case should be filed in ECF or at one of these addresses. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>.

300 W. 2nd Street Little Rock, AR 72201 OR

35 E. Mountain St. Rm 316 Fayetteville, AR 72701

Hours open 8:00 a.m. - 5:00 p.m.

Contact phone: 501-918-5500 or

479–582–9800 Date: 10/19/17

# 7. Meeting of creditors No

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

# November 15, 2017 at 08:30 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

\*\*\* Valid photo identification and proof of social security number required \*\*\*

#### Location:

U.S. Trustee's Office, Bank of America Building, 200 W. Capitol, 12th Floor – Rm 1210, Little Rock, AR 72201

#### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

#### File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

#### You must file a complaint:

 if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### Filing deadline: 1/16/18

# You must file a motion:

• if you assert that the discharge should be denied under § 727(a)(8) or (9).

# Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Deadline to object to exemptions in cases converted to Chapter 7:

Filing deadline: 30 days after the conclusion of the meeting of creditors or within 30 days after any amendment to the list or supplemental schedules is filed, whichever is later. \*\*\*\*

\*\*\*\*Filing deadline: See Bankruptcy Rule 1019(2)(B).

# 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

#### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

# 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

#### 13. Intent to abandon property

The trustee may give notice at the meeting of creditors of his/her intent to abandon property unless objections are filed within 15 days.